Things to Do: Merrimack Valley Community Calendar

Ghosts & Robbers on Salisbury Rail

New! North Shore Section

Active Living Center: MV YMCA

Free

www.merrimackvalleyactivelife.com
Ghosts and Robbers on the Salisbury Rail Line

By Dave Fabrizio

The Ghost Trail in Salisbury is named in honor of the spectral “Ghost Trains” that once traveled between Amhurst and Salisbury, then on through Newburyport to Boston.

During the late 1800s, Salisbury Point Railroad, made the headlines in 1926 for an entirely different reason. This bucolic trail, formerly the Salisbury Line of The Boston and Maine Railroad, was named in honor of the spectral “Ghost Trains” that once traveled between Amhurst and Salisbury, then on through Newburyport to Boston. The two robbers, finding out which sack contained the money, jumped out at a track, known as Cronin’s crossing, according to the Jan. 28, 1927, edition of the Newburyport Daily News. The Ghost Trail in Salisbury is named in honor of the spectral “Ghost Trains” that once traveled between Amhurst and Salisbury, then on through Newburyport to Boston.

On Thursday, July 29, 1926, $65,000 in new $10, $5, $2 and $1 bills filled a mail sack on the streets signs. This is paying homage to the Newburyport paper’s account. The trial in Boston’s federal court moved quickly with the help of the evidence provided by Hovenetian. By March 2, 1927, a jury convicted both Andrews men and Boyd. They were sentenced to 25 years’ hard labor at Atlanta federal prison.

The robbers were their own worst enemies according to the Jan. 28, 1927, edition of the Newburyport Daily News. The Ghost Trail in Salisbury is named in honor of the spectral “Ghost Trains” that once traveled between Amhurst and Salisbury, then on through Newburyport to Boston.

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The Ghost Trail in Salisbury is named in honor of the spectral “Ghost Trains” that once traveled between Amhurst and Salisbury, then on through Newburyport to Boston. The four car train left Newburyport station with a crew of five. The men casually chatted and smoked as the train made its way through Salisbury. According to the Newburyport Daily News, just as the train left the main line at the junction beyond the Salisbury Depot two armed men walked into the smoking car shouting “Get the money and get it quick” as the robbers entered the car, B&M Switchman Harry Babcock held among the mail. White Babcock opted for discretion, bagged money and William Jordan stood up to confront the robbers. A gun pointed at his heart stopped his attempt at resistance. The armed men forced Jordan to jump from the moving train. After landing it was jumped by Jordan and was able to recover quickly and run to the nearest station to report the robbery. News Flashes were making their way throughout New England.

“John, the father ... made a trip to Cronin’s crossing, 200 yards outside the Salisbury station and marked the spot with a white cloth where the money pouch should be thrown off. It is an isolated section surrounded by woods and shrubbery,” according to the Newburyport paper’s account. The trial in Boston’s federal court moved quickly with the help of the evidence provided by Hovenetian. By March 2, 1927, a jury convicted both Andrews men and Boyd. They were sentenced to 25 years’ hard labor at Atlanta federal prison.

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Cross fit, yoga, pilates, spin class, kickboxing, karate, high-intensity interval training. It seems there’s a fitness class for every letter of the alphabet. And those options at the gym are being filled by younger adults who real-
itize staying active offers a healthier lifestyle.

Older adults and senior citizens also re-
ize the key to remaining healthy isn’t just eating healthy, but also staying active. For these people the Merrimack Valley YMCA in Andover opened the Active Living Center, provided by the Wood Family Trust, the center opened in 2016 and is already a preferred op-
ion for members of the Y ages 65 and older.

The center open to all Y members ages 65 and up, is open 6 a.m. to 2 p.m. Monday through Friday.

“We wanted to open an area of the gym that would allow the older mem-
bers of the Y an opportunity to feel free to exercise without being intimi-
dated,” said Susan McInnis, M.S. with 20 years of experience in corporate wellness and a certified senior adult exercise instructor. While some gyms will advertise they have a separate area for the older adult, this Active Living Center at the Merrimack Valley YMCA is specifically for members ages 65 to 105.

Just over a year into its existence, the center has a healthy membership. McInnis said members range in age from 65 to 92, and membership is split 50/50 between men and women.

“An active lifestyle and daily exercise offers more than just keeping the body limber and soothing the daily aches and pains. Weight training, even moderately, aids in lowering blood pressure and bad cholesterol. Some of the members are experiencing those benefits firsthand.”

Jane Gross of Billerica started at-
tending the center in mid-2016 after experiencing balance issues. Since she started exercising more, she’s been able to balance the issues and has seen her cholesterol drop. Gross also said she’s been “pre-diabetic” according to her doctor, and has since moved out of that range. She credits the center with allowing her to get more enjoyment out of ac-
tivities she’s always found pleasurable.

“I’m stronger now and find moving the lawn and gardening much easier,” she said. Twice a week Gross attends a 60-min-
ute circuit training class.

Grace Leonard of Tewksbury started attending the center this past January after having been an “off and on” mem-
ber since her days as a child growing up in Methuen. Leonard always enjoyed the Y with swimming, but after a knee replace-
ment and seeing her previous gym close, she took her friend’s advice and joined the Merrimack Valley Y, specifi-
cally the Active Living Center.

“A Curves friend let me know, after she had joined, how great the work-out area was in the Active Living Center,” she explained. “I checked it out and felt very comfortable immediately. It was a real bonus for me to have the use of a basically the whole Y, including a great Active Living Center.”

Leonard buys into the theory that staying active promotes a better daily lifestyle.

“Being retired, it’s important to keep busy, and physically and mentally fit,” she said. “Some days are easier than others to get going in the morning, so it’s nice to know there is something fun to do as well as good for your body and frame of mind. I find that working out with people of about the same age is a lot of fun. There is no competition, we all help each other and laugh a lot.”

McInnis has help from the Merrimack College Health Sciences department, faculty and students, as well as mem-
bers of the Y who specifically work in the center.

Gross appreciates the support for a welcoming and professional staff.

“The reason I travel to the Y is the staff,” she said. “It was what impressed me from the start. Our instructor, Joe is friendly and professional. Each one of us is greeted by name. He is ever so patient with each of us and offers accommodations for individual issues. He even tries to get lunch we like and keeps the class casual and fun.”

Leonard appreciates the younger staff members’ enthusiasm.

“It’s wonderful to see young people go-
ing into the field of keeping the seniors active,” she said. “From the minute you join, they do one on one to set up a routine that works for the individual’s needs. After that you set your own pace. The main goal is safety for you and everyone around. No pressure. There are many classes to join and we keep the instructors on their toes.”

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www.AssistedLivingCenter.org
The Ultimate Rainy Day Fund: The Roth IRA

By Thomas T. Riquier

We know emergencies are bound to happen from time to time. Some of them may not have an impact on your finances, but many emergencies will. With that in mind, let's examine the ultimate emergency fund, the Roth IRA. So what makes the Roth IRA such a great emergency fund? Quite simply, it has the capacity to 'check all the boxes' an emergency fund should have, and then some.

Liquidity
Distributions from most retirement accounts are subject to a 10% early distribution penalty if funds are accessed prior to 59 ½. There are several accounts are subject to a 10% early distributions penalty. It's true the Roth IRA accounts subject to a 10% early distribution penalty.

Safety of Your Principal
It's worth noting that those with higher incomes may be phased out of making contributions to a Roth IRA, and distributions of Roth IRA conversions may not receive the same tax and penalty free treatment (that's for another day) but if you're at the income level where you can no longer make a Roth IRA contribution, you should be able to find other ways to set up an emergency fund.

Security of Your Principal
What good is an emergency fund if the money you put aside is no longer there when you need it? That's why, as a general rule of thumb, emergency funds should be invested conservatively. Can you hold cash in a Roth IRA? Sure. You can open a brokerage account and simply leave your contributions uninvested in the standard money market account, or invested in a low-risk mutual fund.

Bonus Benefit
With any luck, you'll eventually be able to save enough money elsewhere that you'll no longer need your Roth IRA as an emergency savings account. When that happens, you can easily transition the money in your Roth IRA to long-term investments to meet your retirement planning needs.

Now of course, the Roth IRA as an emergency-fund strategy only works if you have the financial means to make Roth IRA contributions. If you know that you can access those funds whenever you need, it may give you a great comfort level to make those contributions.

Any questions? Contact us by phone or email.

Thomas T. Riquier, a CERTIFIED FINANCIAL PLANNER™ professional and president of The Retirement Financial Center, has been helping people with retirement financial planning for more than 46 years. Tom is a member of Ed Slott's Master Elite IRA Advisor Group™, and is an investment advisory representative offering securities and advisory services through United Planners Financial Services. He can be reached at tiquier@unitedplanners.com or (978) 777-5000.

Source of article: Ed Slott & Co. LLC

HOME HEALTH FOUNDATION ANNOUNCES THE APPOINTMENT OF TWO NEW SENIOR ADMINISTRATORS TO THEIR EXECUTIVE MANAGEMENT COMMITTEE
Karen Goen, RN, MS, CPHR, newly appointed President and CEO of Home Health Foundation, today announced the appointment of two new senior administrators to their Executive Management Committee.
Patricia Basoco, RN, MBA, MHA, will join Home Health Foundation as Vice President of Strategic Operations. Well known in the area, Patricia most recently served as Vice President of Development and Strategic Planning at Northeast Rehabilitation Hospital. An experienced leader with 27 years of clinical and operational experience in a variety of settings, Patricia will work with staff throughout the organization to further the agency’s mission by participating in strategy and direction setting, identifying and prioritizing new revenue generating project teams with scope definition, and encouraging good change management practices. She will assume direct oversight for the referral and utilization review departments as well.

Julie Conway, RN, Ed.D., has accepted the position of Vice President of Clinical Services/Chief Clinical Officer for Home Health Foundation. She brings a broad range of experience in home health care, clinical operations and senior management to the role, most recently serving as Division Director for multi-site clinical operations at Bayada Home Health Care. With more than 30 years of clinical experience, Julie has developed clinical programs for populations health management, and developed and implemented initiatives to improve patient experience, improve outcomes, and decrease cost of services. Julie has led teams focused on growth, people, service, quality and financial performance metrics and brings a cultural understanding of our PHI’s of Excellence to the role that will include the development of clinical operations and the evaluation and implementation of clinical programs.

“Patricia and Julie are extremely talented and committed health care professionals, and I am excited to have them join our team,” said Karen Goen, RN, MS, CPHR, President and CEO of Home Health Foundation. “I am confident in their ability to work with Senior Management, Leadership and our entire organization as we focus on initiatives to further our mission and enhance our reputation as a leader in home health and hospice care”.

THOMAS T. RIQUER, CFP®, CLU
President of The Retirement Financial Center, and a CERTIFIED FINANCIAL PLANNER® professional helps Retirement Planning Classes because he believes education is critical to making good financial decisions. With more than 46 years of experience in wealth management, retirement income planning, insurance and pre-retirement planning, Tom understands the unique financial needs of seniors. At our web-site, RetirementCtr.com, read our latest class information and Ed Slott’s White Papers.

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OUR CLASSES AT THE BARN
1:30-3:00 p.m. or 6:30-8:00 p.m.

Tuesday, September 12: 2-part IRA, 401(k), 403(b), 457, and Pension Class, based on Ed Slott’s book, Retirement Decisions Guide, 12 Ways to Save & Stretch Your Wealth. If you have any money in these plans, and you are retired or plan to retire, this class will answer your questions. You will receive the book and an optional follow-up meeting to discuss your financial questions and our recommendations.

Thursday, September 14: Social Security decisions are Easier to Make When You Know All the Facts and it is an Irrevocable Lifetime Commitment! When and how to file to maximize benefits for you and your spouse. New rules and regulations explained. You will leave with a social security benefit analysis and an optional meeting to discuss your choices and our recommendations.

Thursday, September 21: New Class! "Fixed Indexed Annuity" Class. As life expectancy increases, the need for lifetime income that you can never outlive is important. A fixed indexed annuity guarantees that you will never lose any of your initial investment.

Tuesday, September 26: Gifting, Trusts and Other Tools for Estate Planning and Asset Protection. “Saving your home and other assets from nursing home expenses for your children and other heirs through proper estate and trust design.

Thursday, September 28: “IRA Inheritance Trust” Class. Learn why a separate IRA Inheritance Trust may better protect your IRA inheritance for your beneficiaries.

Call 978-777-5000 for reservations or register online at RetirementCtr.com
Multigenerational living is a household with at least two adult generations or one that includes grandparents or grandchildren living in it.

The Multigenerational Home – How To Make It Work for Your Family

By Corinne McKeown, SRES

Today, approximately 60 million Americans (a little over 19 percent of the population), live in a multigenerational home, according to a Pew Research Center analysis of the latest U.S. Census Bureau data. It’s possible that one out of every five homes in your neighborhood could be considered a multigenerational home.

The benefits of a multigenerational home are many. Various members of the family can save money by sharing a home in a number of different scenarios that include temporary situations to long-term set-ups. Relationships can improve when family members see each other one-on-one or in a more frequent basis. Many people might feel a stronger sense of being grounded when having other generations present in a home. Close quarters can improve your family’s situation in a myriad of ways.

Making your home multigenerational is easy in terms of adding people to the household, but it’s prudent to address, in advance, issues that may come up in the future. Your home may need improvements or additions to accommodate others, or you may find your family shopping for a newer home to meet everyone’s needs.

Whatever your situation, I’m available for a consultation.

When relatives come to live with you, it’s a good idea to outline exactly how expenses will be shared and on what timeline, including length of stay if it’s a temporary situation. It may be necessary to discuss these living arrangements with other family members not living in the home so if the situation changes, no hurt feelings ensue. Communication is always key!

Consider the following benefits of multigenerational living and discover how it can work for your family:

**Saves Money**
Finances are improved for all family members. Individuals, who might otherwise be left struggling with living expenses, instead have a lifeline to get back on their feet. Recent college grads, those reeling from a divorce and others involved, other stakeholders, including relatives who are not living in the home, need to be brought into the discussion in case situations change and a new caregiving solution is needed.

**Builds Connections**
Feelings of belonging or connectedness can grow when families are cohabiting, sharing experiences and expenses as a unit. In this age of digital everything, nothing beats in-person conversations and daily interaction. Family members may become more deeply attached to one another and feel a deeper sense of community in their own home.

The American movement toward individualism had advantages—but who among us could not benefit from a heightened experience of belonging.

Consider the following recommendations when planning for multigenerational living:

**Assess Needs**
Learn when multigenerational housing might be an option. Different adaptations for your home may be necessary, including adding a bathroom, bathroom fixtures, soundproofing, bedrooms, storage, parking, an elevator or stair lift. You might also have to change laundry facilities, the entry to the home and/or the home’s kitchen arrangements. You might consider learning about “Universal Design” and remember to check with the local building official to make sure your planned changes meet current code and permit regulations.

The Multigenerational Home – for a short time there were even FOUR generations! Basically there were these three sisters and their families living together. It was always a fun place to go to and it is absolutely true that my generation and their offspring are all very close today. Co-occurrence? Also, Parents and children can learn more from each other when living together as adults.

**Arrange Contributions**
Discuss specifically how much and how often family members will contribute to housing costs, upgrades and maintenance. Agree on the division of chores.

Outline the exact timeline of the arrangement—limited or open-ended—before making any changes to your home. If elder care or child care is involved, other stakeholders, including relatives who are not living in the home, need to be brought into the discussion in case situations change and a new caregiving solution is needed.

**Make a Change**
If you do find that you need to change homes because you’re the host of a multigenerational household, give Storybook Homes a call so we can help you sell your current home and find the appropriate home for your family’s next step. We’re here to help move your entire family!

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Using a Reverse Mortgage for Seniors who Divorce

By Dan Collins

Here is an overview of the situation my clients found themselves in: Dan and Joan (not their real names) owned a home jointly in the North Shore. After their children grew up and moved out they became “empty nesters” and after a few years they decided to get divorced. Joan wanted to be able to stay in the home and they needed a way to “buy out” Dave so he would have the option to purchase a new condominium to live in. Their financial advisor gave me a call and we put a solution together that worked for both parties.

Here is how we solved the problem. Joan refinanced the North Shore home, which was worth $450,000, with a reverse mortgage that paid off a small mortgage that still remained on the home of approximately $30,000. The couple, who was in their 60’s, received a cash out loan of $219,000. Dave accepted the $191,000. Dave accepted a reverse mortgage to remain in his home, which has become more and more common in the past twenty years. There are many situations where a client finds themselves in: Dave and Joan had a decision to make. They had not found a new home yet, he, also, has the option to use a reverse mortgage to purchase his new home. This option allowed him to put down approximately 50% on his new home and finance the remaining 50% with a reverse mortgage. The decision he makes will have the same benefits that Joan has with her reverse mortgage. He, too, could live in his new home indefinitely as long as he pays the real estate taxes, keeps the home insured, and maintains the home properly.

This arrangement worked for Dan also. He now has no obligation to the reverse mortgage payment and he now has funds to purchase his new home. However, he, too, has the option to use a reverse mortgage to purchase his new home. This option allowed him to put down approximately 50% on his new home and finance the remaining 50% with a reverse mortgage. The decisions he makes will have the same benefits that Joan has with her reverse mortgage. He, too, could live in his new home indefinitely as long as he pays the real estate taxes, keeps the home insured, and maintains the home properly.

Although the overall divorce rate in the United States has exceeded 50%, in some demographics even lower, the divorce rate among people 50 and older has sharply in the past twenty years. There are many changes in the legal rules that are unfamiliar to some Americans when they decide to get divorced. Aside from the emotional stress of getting divorced, the financial considerations of separate living arrangements are going to be difficult at best. Fortunately, for some folks, a reverse mortgage may be able to provide some relief and make living alone a difficult time in their lives.

Dan is a Reverse Mortgage Specialist (NMLS # 201720) with Continental Funding Corporation (NMLS # 72272) He has been specializing in Reverse Mortgages for over 10 years. He has also been featured on the FreeMoneyRadio program and can be reached at 978-239-8448 or dcollins@4cfc.org.

For a free copy of The National Council on Aging handbook titled “Living Your Home to Fear Free at Home” please visit the information provided above and he will get a copy in the mail to you right away. This book contains excellent information about a wide variety of options to help senior citizens remain in their homes after they retire.
**Merrimack Valley Calendar of Events**

**August**

**Tuesday, August 1**

**Good Books Calendar**

Tuesday, August 1, 12 pm

Featured Cookbook: A Super Uteanating Cookbook with Recipes from Around the World

If you love to cook and enjoy talking about books, then you’ll love our Good Books Calendar. Pick up a copy of the cookbook or read a recipe from it and we’ll discuss your recipe selection with leader Lisa Cropp Houston. We will then participate in the meeting and enjoy sampling every- one’s dishes afterward. Join us! Free!

**Wednesday, August 2**

**CLASSIC MATINEE**

Join us for a classic matinee. This month we are watching great films starring Joan Crawford. Pick up a copy of the classic movie guide and come see one of two of these films. Each week we will focus on several species, discussing their identification characteristics, behavior, habitat preferences, and range. Date: Wed, Aug 2, 12:30 pm - 2:30 pm Location: Meet at Joppa Flats Education Center, One Plum Island Turnpike, Newburyport. Fee: Free. No preregistration required.

**Wednesday, August 2**

**THE SMARTPHONE SIMPLIFIED (LEVEL 1)**

August 2, 7 pm

Do you want to get your smartphone to work for you? Join us and learn the basics of your smartphone. Bring in your smartphone or use the computer. All the smartphone basics you need to know will be covered. Do all the screens and icons leave you frustrated? Join Technology Librarian Debra McKenna as she goes over the basics of getting your smartphone to work for you. "Wilmington Memorial Library"

**Thursday, August 3**

**CEV, DISORDERED DISCUSSIONS: SAVING BIRDS FROM STRONG LEDGES**

In celebration of the bicentennial of Henry David Thoreau’s birth, we will focus on birding hot spots in the Newburyport/ Plum Island area in search of avian activity. Beginners and birders of all skill levels are welcome. Our experienced leaders will take you to birding hot spots in the Newburyport area. All Guests are required to register in advance. Registration is required and space is limited. Date / Time: Thursday, August 3, 7:30 am - 12:00 pm Location: Reference Department 978-373-1588 x 600 Wilmington Memorial Library, Andover

**Friday, August 4**

**SATURDAY BIRDING MORNING**

Join us on Saturday morning to explore bird sites around Newburyport. These very popular programs provide an excellent opportunity to explore one of the most productive birding areas in the country. Date: 8-9:30 am - 30 minute walk. Fee: $12. Contact: Sarah 781-358-2155 smoser@haverhillpl.org Location: Auditorium Haverhill Public Library

**Saturday, August 5**

**CORAL REEFS: RAINFORESTS OF THE OCEANS**

Deb Gustafson, certified scuba diver and award-winning Environmental educator will visit the Newburyport Library with her gorgeous underwater photographs of reefs and rays from her travels around the world. See the life and stresses in the underwater world.

**Saturday, August 5**

**KNIT AND CROCHET GROUP**

Come and talk about your favorite books, patterns, and projects. Bring your knitting and/or crochet project and make some progress while we chat! Date: Saturday, August 5, 12:00 pm - 2:00 pm Location: Reference Circulation Department 978-373-1588 x 203 circulating@wilmingtonlibrary.org Location: Auditorium Haverhill Public Library

**Wednesday, August 9**

**OF SHEDS GDN**

We’ll visit the Shedd Children’s Campus, where the gardener and owner of gardens are all volunteers. Learn about the process of maintaining and managing the garden. From the planning stage to the harvest stage, volunteers are needed to help with every aspect of the garden

**Monday, August 7**

**STEPS OF NEW ENGLAND**

Join Mary Lou Doherty for New England Homes, 5th edition. This book features the homes of New England’s finest architects and designers. Dates: Wed, Thurs, Fri, Sat, and Sun, July 31 - August 27, 10:00 am - 12:00 pm

**Monday, August 14**

**GREAT BOOKS ROUNDTABLE GROUP (LEVEL 2)**

Join us for an in-depth discussion of a challenging topic. As this month’s title is the second in a series, we will meet the books on our own time. Each week we will discuss the book and its implications.

**Monday, August 14**

**LIGHT WE CANNOT SEE BY JENNIFER SAMPSON**

A beautiful novel about a blind French girl who sets the stage for the women’s rights movement. Isn’t there in the morning, don’t start your day. By Andover resident, Richard Davis.

**Thursday, August 17**

**CINE ESPAÑOL: HECHO EN MEXICO**

Join Lisa Hutchings and the crew of the Yankee Clipper for an exciting exploration of the marine food web in the coastal waters of the lower Merrimack River ecosystem. We will visit Jeffreys Ledge or Stellwagen Bank National Marine Sanctuary, cruising and learning about this vital part of our coastal ecosystem. Ten years in the writing, All the Light We Cannot See by Anthony Doerr is a stunningly ambitious and beautiful novel about a blind French girl and an American boy whose paths collided in occupied France as boy tries to save a girl. The story, set against the shifting landscapes of World War II, interweaves the lives of Marie-Laure and Werner. Told from that point of view, all old, kids try to be good to one an- other. Ten years in the writing. We Cannot See. We Cannot Die. We Cannot Live. We Cannot Live Without You.

**Monday, August 21**

**SEABIRD CRUISE**

Join us onboard the Captain’s Lady III as we visit Jeffreys Ledge or Stellwagen Bank National Marine Sanctuary, cruising and learning about this vital part of our coastal ecosystem. Ten years in the writing, All the Light We Cannot See by Anthony Doerr is a stunningly ambitious and beautiful novel about a blind French girl and an American boy whose paths collided in occupied France as boy tries to save a girl. The story, set against the shifting landscapes of World War II, interweaves the lives of Marie-Laure and Werner. Told from that point of view, all old, kids try to be good to one an- other. Ten years in the writing. We Cannot See. We Cannot Die. We Cannot Live. We Cannot Live Without You.

**Wednesday, August 23**

**CINE ESPAÑOL: RAY OF LIGHTS**

Join us onboard the Captain’s Lady III as we visit Jeffreys Ledge or Stellwagen Bank National Marine Sanctuary, cruising and learning about this vital part of our coastal ecosystem. Ten years in the writing, All the Light We Cannot See by Anthony Doerr is a stunningly ambitious and beautiful novel about a blind French girl and an American boy whose paths collided in occupied France as boy tries to save a girl. The story, set against the shifting landscapes of World War II, interweaves the lives of Marie-Laure and Werner. Told from that point of view, all old, kids try to be good to one an- other. Ten years in the writing. We Cannot See. We Cannot Die. We Cannot Live. We Cannot Live Without You.
The American College of Cardiology (ACC) has recognized Lawrence General Hospital for its demonstrated leadership and commitment to providing the Merrimack Valley with excellent care for heart failure patients.

"We commend Lawrence General for its demonstrated leadership and commitment to providing the Merrimack Valley with excellent care for heart failure patients," said Abraham Joseph, vice president of ACC Accreditation Services. "ACC Accreditation Services is proud to bestow Heart Failure Accreditation on Lawrence General," said Lawrence General, "for its demonstrated leadership and commitment to providing the Merrimack Valley with excellent care for heart failure patients."
We’re looking for freelance writers from the Merrimack Valley & North Shore to contribute to our publications.

Please send a writing sample to:

mike@merrimackvalleyactivelife.com